

UNITED STATES BANKRUPTCY COURT

Southern DISTRICT OF New York

In Re. Joseph Klaynberg

§
§
§
§

Case No. 22-10165

Debtor(s)

☐ Jointly Administered

Monthly Operating Report

Chapter 11

Reporting Period Ended: 07/31/2023

Petition Date: 02/11/2022

Months Pending: 18

Industry Classification:

0	0	0	0
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Reporting Method:

Accrual Basis ☐

Cash Basis ☒

Debtor's Full-Time Employees (current):

0

Debtor's Full-Time Employees (as of date of order for relief):

0

Supporting Documentation (check all that are attached):

(For jointly administered debtors, any required schedules must be provided on a non-consolidated basis for each debtor)

- ☐ Statement of cash receipts and disbursements
- ☐ Balance sheet containing the summary and detail of the assets, liabilities and equity (net worth) or deficit
- ☐ Statement of operations (profit or loss statement)
- ☐ Accounts receivable aging
- ☐ Postpetition liabilities aging
- ☐ Statement of capital assets
- ☒ Schedule of payments to professionals
- ☐ Schedule of payments to insiders
- ☒ All bank statements and bank reconciliations for the reporting period
- ☒ Description of the assets sold or transferred and the terms of the sale or transfer

/s/Jonathan L. Flaxer

Signature of Responsible Party

07/15/2023

Date

Jonathan L. Flaxer, Chapter 11 Trustee

Printed Name of Responsible Party

711 Third Ave. New York, N.Y. 10017

Address

STATEMENT: This Periodic Report is associated with an open bankruptcy case; therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Part 1: Cash Receipts and Disbursements	Current Month	Cumulative
a. Cash balance beginning of month	\$1,612,322	
b. Total receipts (net of transfers between accounts)	\$81,632	\$2,102,394
c. Total disbursements (net of transfers between accounts)	\$74,214	\$898,417
d. Cash balance end of month (a+b-c)	\$1,619,740	
e. Disbursements made by third party for the benefit of the estate	\$0	\$11,400
f. Total disbursements for quarterly fee calculation (c+e)	\$74,214	\$909,817

Part 2: Asset and Liability Status (Not generally applicable to Individual Debtors. See Instructions.)	Current Month
a. Accounts receivable (total net of allowance)	\$0
b. Accounts receivable over 90 days outstanding (net of allowance)	\$0
c. Inventory (Book <input type="radio"/> Market <input type="radio"/> Other <input checked="" type="radio"/> (attach explanation))	\$0
d. Total current assets	\$0
e. Total assets	\$0
f. Postpetition payables (excluding taxes)	\$0
g. Postpetition payables past due (excluding taxes)	\$0
h. Postpetition taxes payable	\$0
i. Postpetition taxes past due	\$0
j. Total postpetition debt (f+h)	\$0
k. Prepetition secured debt	\$0
l. Prepetition priority debt	\$0
m. Prepetition unsecured debt	\$0
n. Total liabilities (debt) (j+k+l+m)	\$0
o. Ending equity/net worth (e-n)	\$0

Part 3: Assets Sold or Transferred	Current Month	Cumulative
a. Total cash sales price for assets sold/transferred outside the ordinary course of business	\$0	\$1,900,274
b. Total payments to third parties incident to assets being sold/transferred outside the ordinary course of business	\$0	\$26,600
c. Net cash proceeds from assets sold/transferred outside the ordinary course of business (a-b)	\$0	\$1,873,674

Part 4: Income Statement (Statement of Operations) (Not generally applicable to Individual Debtors. See Instructions.)	Current Month	Cumulative
a. Gross income/sales (net of returns and allowances)	\$0	
b. Cost of goods sold (inclusive of depreciation, if applicable)	\$0	
c. Gross profit (a-b)	\$0	
d. Selling expenses	\$0	
e. General and administrative expenses	\$0	
f. Other expenses	\$0	
g. Depreciation and/or amortization (not included in 4b)	\$0	
h. Interest	\$0	
i. Taxes (local, state, and federal)	\$0	
j. Reorganization items	\$0	
k. Profit (loss)	\$0	\$0

Part 5: Professional Fees and Expenses

a.			Approved Current Month	Approved Cumulative	Paid Current Month	Paid Cumulative
	Debtor's professional fees & expenses (bankruptcy) <i>Aggregate Total</i>		\$72,214	\$834,688	\$72,214	\$834,688
	<i>Itemized Breakdown by Firm</i>					
	Firm Name	Role				
i	Cullen & Dykman LLP	Lead Counsel	\$0	\$488,527	\$0	\$488,527
ii	Thaler Law Firm	Special Counsel	\$0	\$24,603	\$0	\$24,603
iii	Lehman Flynn Vollaro CPA's	Financial Professional	\$0	\$27,471	\$0	\$27,471
iv	Tsyngauz & Associates P.C.	Special Counsel	\$0	\$7,568	\$0	\$7,568
v	Golenbock Eiseman	Other	\$51,636	\$265,941	\$51,636	\$265,941
vi	Traxi LLC	Financial Professional	\$20,578	\$20,578	\$20,578	\$20,578
vii						
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b.			Approved Current Month	Approved Cumulative	Paid Current Month	Paid Cumulative
	Debtor's professional fees & expenses (nonbankruptcy) <i>Aggregate Total</i>					
	<i>Itemized Breakdown by Firm</i>					
	Firm Name	Role				
	i					
	ii					
	iii					
	iv					
	v					
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c.	All professional fees and expenses (debtor & committees)						

Part 6: Postpetition Taxes**Current Month****Cumulative**

a.	Postpetition income taxes accrued (local, state, and federal)	\$0	\$0
b.	Postpetition income taxes paid (local, state, and federal)	\$0	\$0
c.	Postpetition employer payroll taxes accrued	\$0	\$0
d.	Postpetition employer payroll taxes paid	\$0	\$0
e.	Postpetition property taxes paid	\$0	\$0
f.	Postpetition other taxes accrued (local, state, and federal)	\$0	\$0
g.	Postpetition other taxes paid (local, state, and federal)	\$0	\$0

Part 7: Questionnaire - During this reporting period:

- a. Were any payments made on prepetition debt? (if yes, see Instructions) Yes ☐ No ☒
- b. Were any payments made outside the ordinary course of business without court approval? (if yes, see Instructions) Yes ☐ No ☒
- c. Were any payments made to or on behalf of insiders? Yes ☐ No ☒
- d. Are you current on postpetition tax return filings? Yes ☒ No ☐
- e. Are you current on postpetition estimated tax payments? Yes ☒ No ☐
- f. Were all trust fund taxes remitted on a current basis? Yes ☒ No ☐
- g. Was there any postpetition borrowing, other than trade credit? (if yes, see Instructions) Yes ☐ No ☒
- h. Were all payments made to or on behalf of professionals approved by the court? Yes ☒ No ☐ N/A ☐
- i. Do you have:
- Worker's compensation insurance? Yes ☐ No ☒
- If yes, are your premiums current? Yes ☐ No ☐ N/A ☒ (if no, see Instructions)
- Casualty/property insurance? Yes ☒ No ☐
- If yes, are your premiums current? Yes ☒ No ☐ N/A ☐ (if no, see Instructions)
- General liability insurance? Yes ☐ No ☒
- If yes, are your premiums current? Yes ☐ No ☐ N/A ☒ (if no, see Instructions)
- j. Has a plan of reorganization been filed with the court? Yes ☒ No ☐
- k. Has a disclosure statement been filed with the court? Yes ☒ No ☐
- l. Are you current with quarterly U.S. Trustee fees as set forth under 28 U.S.C. § 1930? Yes ☒ No ☐

Part 8: Individual Chapter 11 Debtors (Only)

- | | |
|--|----------|
| a. Gross income (receipts) from salary and wages | \$0 |
| b. Gross income (receipts) from self-employment | \$0 |
| c. Gross income from all other sources | \$81,632 |
| d. Total income in the reporting period (a+b+c) | \$81,632 |
| e. Payroll deductions | \$0 |
| f. Self-employment related expenses | \$0 |
| g. Living expenses | \$0 |
| h. All other expenses | \$74,214 |
| i. Total expenses in the reporting period (e+f+g+h) | \$74,214 |
| j. Difference between total income and total expenses (d-i) | \$7,418 |
| k. List the total amount of all postpetition debts that are past due | \$0 |
- l. Are you required to pay any Domestic Support Obligations as defined by 11 U.S.C § 101(14A)? Yes ☐ No ☒
- m. If yes, have you made all Domestic Support Obligation payments? Yes ☐ No ☐ N/A ☒

Privacy Act Statement

28 U.S.C. § 589b authorizes the collection of this information, and provision of this information is mandatory under 11 U.S.C. §§ 704, 1106, and 1107. The United States Trustee will use this information to calculate statutory fee assessments under 28 U.S.C. § 1930(a)(6). The United States Trustee will also use this information to evaluate a chapter 11 debtor's progress through the bankruptcy system, including the likelihood of a plan of reorganization being confirmed and whether the case is being prosecuted in good faith. This information may be disclosed to a bankruptcy trustee or examiner when the information is needed to perform the trustee's or examiner's duties or to the appropriate federal, state, local, regulatory, tribal, or foreign law enforcement agency when the information indicates a violation or potential violation of law. Other disclosures may be made for routine purposes. For a discussion of the types of routine disclosures that may be made, you may consult the Executive Office for United States Trustee's systems of records notice, UST-001, "Bankruptcy Case Files and Associated Records." See 71 Fed. Reg. 59,818 et seq. (Oct. 11, 2006). A copy of the notice may be obtained at the following link: http://www.justice.gov/ust/eo/rules_regulations/index.htm. Failure to provide this information could result in the dismissal or conversion of your bankruptcy case or other action by the United States Trustee. 11 U.S.C. § 1112(b)(4)(F).

I declare under penalty of perjury that the foregoing Monthly Operating Report and its supporting documentation are true and correct and that I have been authorized to sign this report on behalf of the estate.

/s/ Jonathan L. Flaxer

Signature of Responsible Party

Chapter 11 Trustee

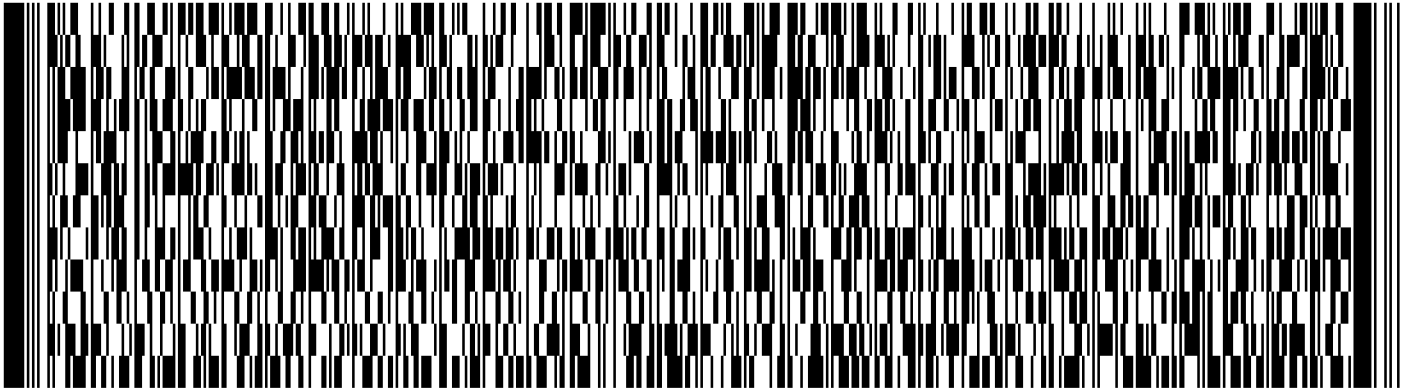
Title

Jonathan L. Flaxer, Chapter 11 Trustee

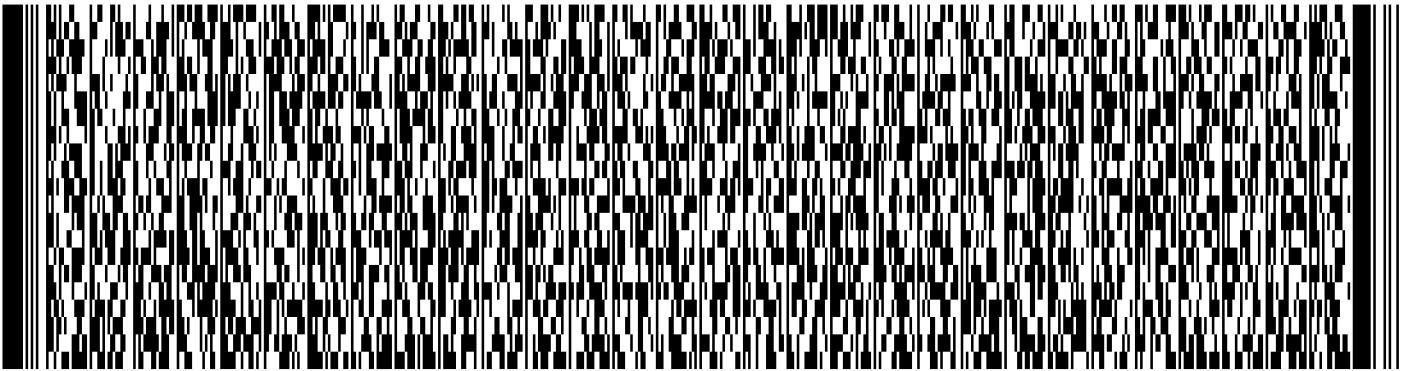
Printed Name of Responsible Party

07/17/2023

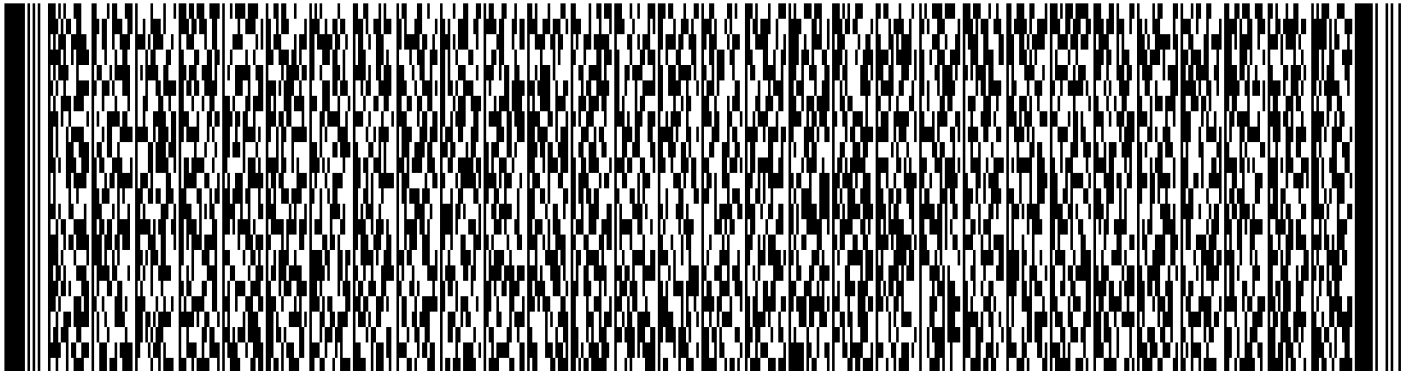
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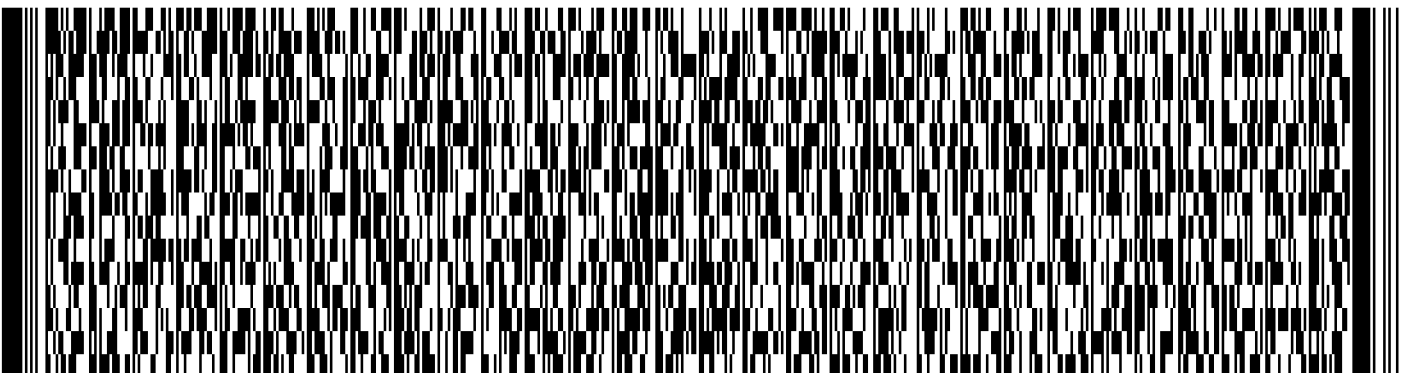
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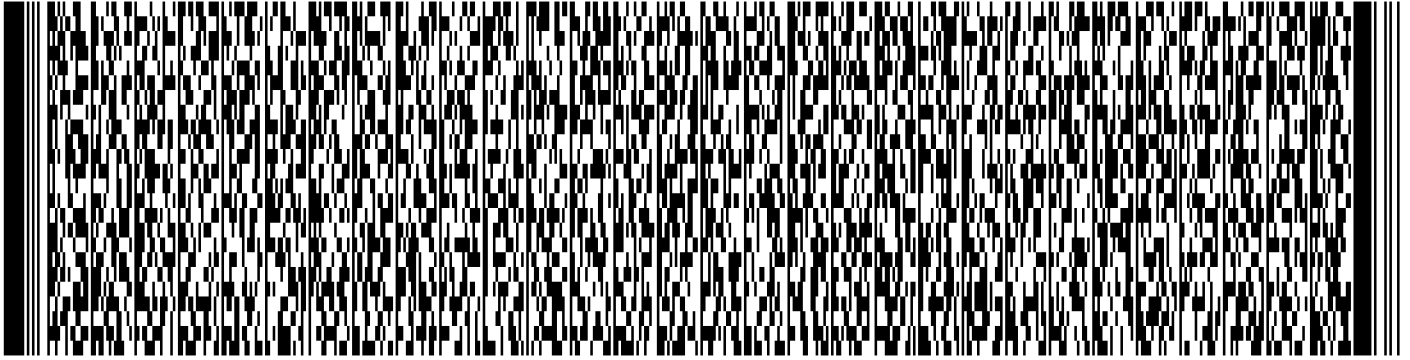
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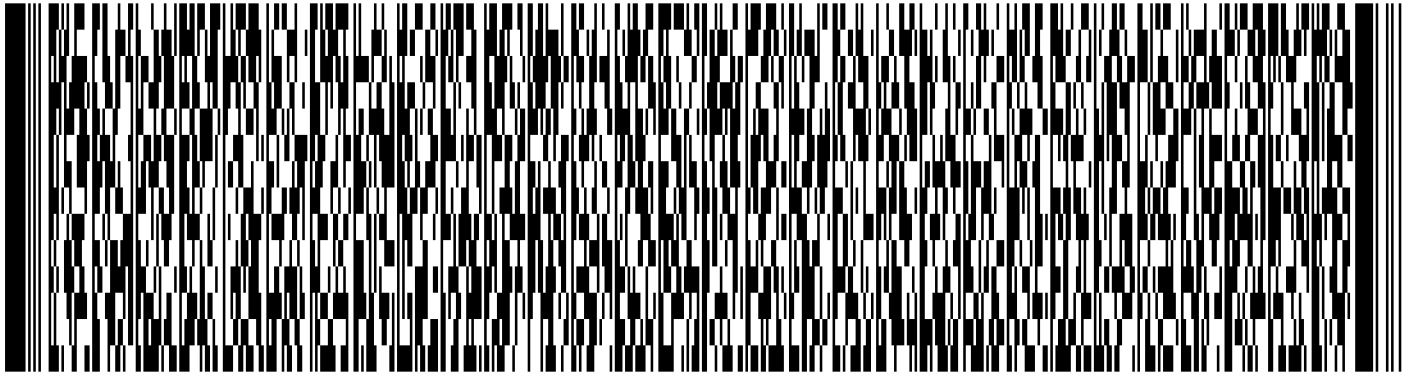
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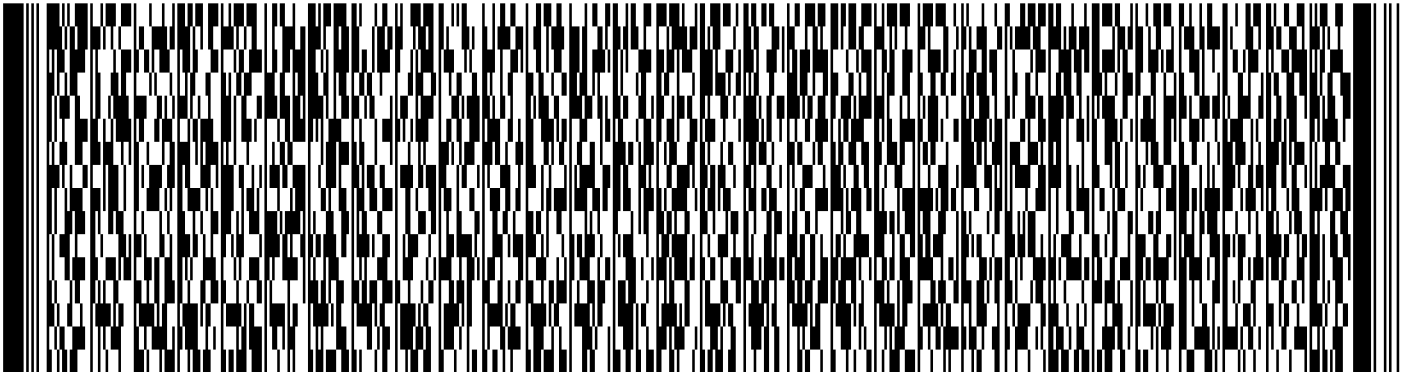
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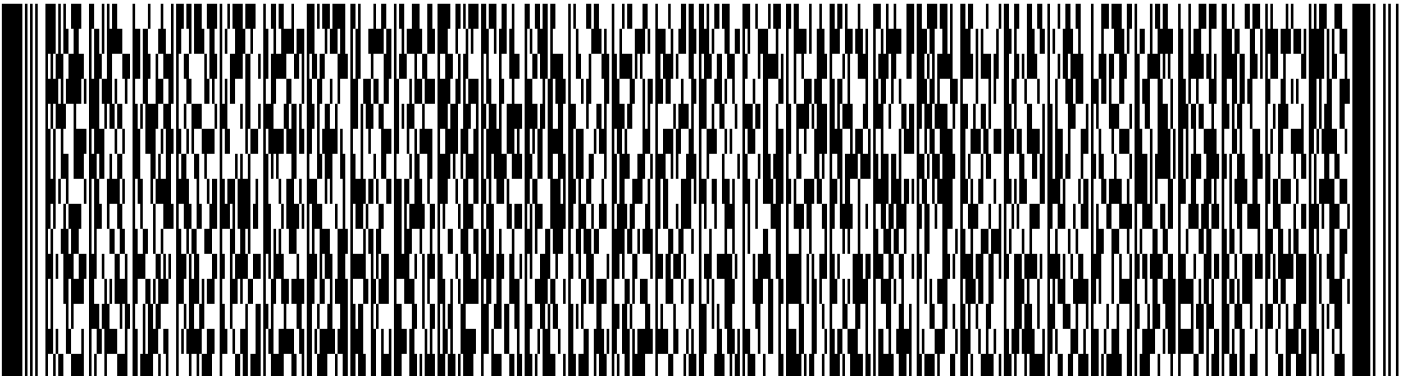
Bankruptcy1to50



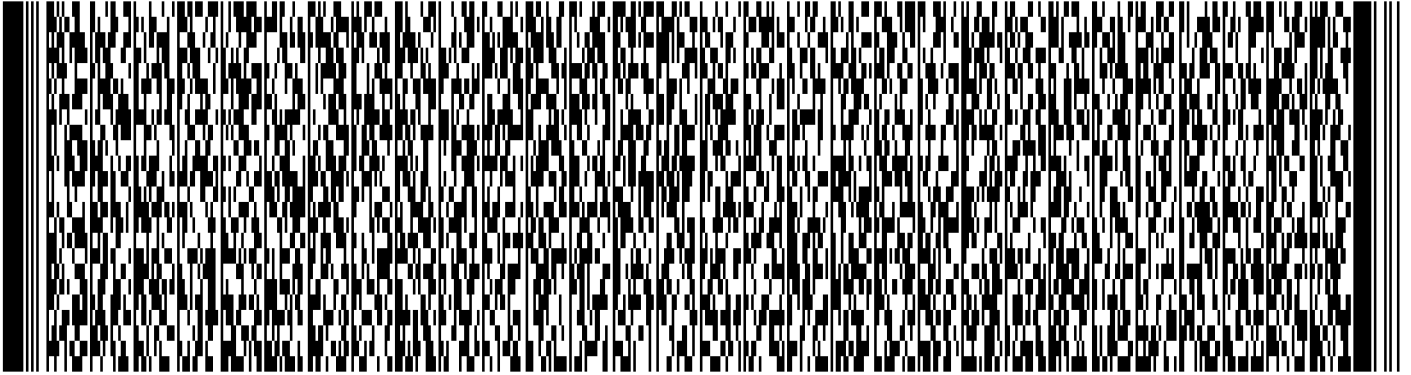
Bankruptcy51to100



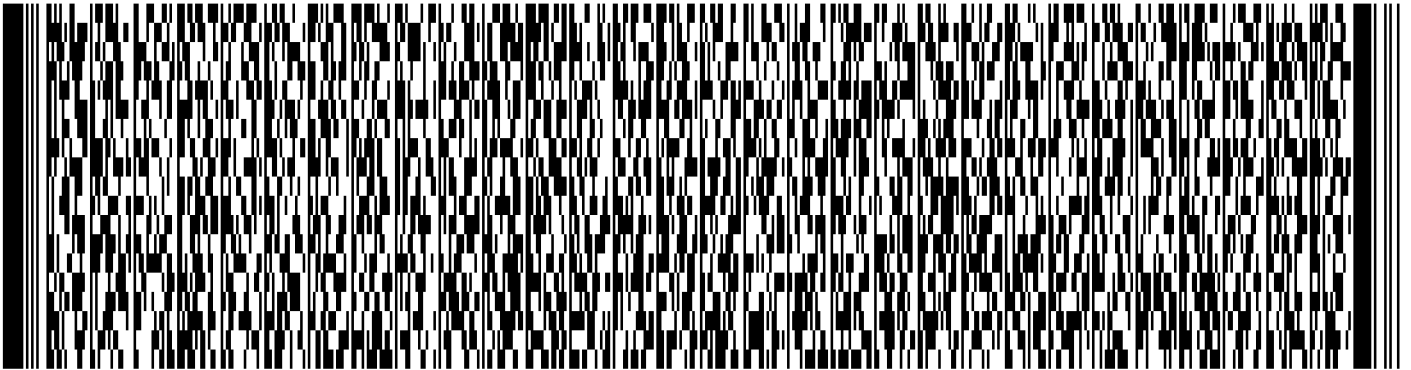
NonBankruptcy1to50



NonBankruptcy51to100



PageThree



PageFour

Joseph Klaynberg
Case No: 22-10165
For the month of July 2023
Part 1 Cash Receipts & Disbursements

Supporting Schedule

	IDB 1793 Chk	IDB 1793 Sav	MCB 2748	MCB 2543	Total	Notes	Prior month cumulative	Current month cumulative
Cash balance beginning of month	\$ 150,000.00	\$ 1,462,321.32	\$ -	(A)	\$ 1,612,321.32			
Distribution investment LLC's	\$ 77,863.01							
Tax Refund	\$ -							
Sales Proceeds Sands Point Property	(B) \$ -	\$ -						\$ -
Interest Income		\$ 3,768.73						
SSA Income			\$ -					
Total receipts	\$ 77,863.01	\$ 3,768.73	\$ -		\$ 81,631.74		\$ 2,020,761.60	\$ 2,102,393.34
Arthur B Levine & Co. - Bond Payment -	\$ -							
Bank Charges	\$ -	\$ -						
Professional fees - Cullen & Dykman check 1055	(D) \$ -							
Professional fees - Lehman Flynn check 1056	(D) \$ -							
Professional fees - Thaler La Firm check 1057	(D) \$ -							
Professional fees - Tsyngauz & Associates PC	(D) \$ -							
Professional fees - Golenbock Eiseman et al	(D) \$ (51,636.00)							
Professional fees - Cullen & Dykman	(D) \$ -							
Return of proceeds held on escrow for transfer taxes	(B) \$ -	\$ -						
U.S. Trustee fees	\$ -	\$ -						
Support payment Joseph Klaynberg	(C) \$ (2,000.00)	\$ -						
Traxi LLC	\$ (20,578.00)	\$ -						
Total disbursements	\$ (74,214.00)	\$ -	\$ -		\$ (74,214.00)		\$ (824,202.50)	\$ (898,416.50)
Transfer	\$ (3,649.01)	\$ 3,649.01	\$ -		\$ -			
					\$ -			
Cash balance end of month	\$ 150,000.00	\$ 1,469,739.06	\$ -		\$ 1,619,739.06			
Disbursements made by third party							\$ 11,400.00	\$ 11,400.00
Total disbursements for fee calc					\$ 74,214.00			\$ 909,816.50
Net income / Deficit					\$ 7,417.74			

(A) Inadvertently, MCB Bank account ending in 2543 was included as cash for the Estate. This account holds IRA funds which are exempt. As such, the opening balance was corrected to remove that account from the cash balances.

(B) Net Proceeds of Sale of Sands Point NY Property totals \$1,873,673.96

(C) Amount negotiated with Debtor's counsel to cover a portion of the Debtor's monthly living expenses

(D) Professional fees paid at 80%.

06368

Israel Discount Bank of New York
1114 Avenue of Americas
New York, NY 10017



RETURN SERVICE REQUESTED



118825-31A

Joseph Klaynberg Bankruptcy Estate
C/O JONATHAN L. FLAXER
TTEE 711 THIRD AVENUE 17TH FLR
NEW YORK, NY 10017

Contact Us
212 551-8500
www.idbbank.com



Account
Joseph Klaynberg Bankruptcy Estate

Date
07/31/2023

Page
1 of 2

IntraFi Cash ServiceSM, or ICS[®], Monthly Statement

The following information is a summary of activity in your account(s) for the month of July 2023 and the list of FDIC-insured institution(s) that hold your deposits as of the date indicated. These deposits have been placed by us, as your agent and custodian, in deposit accounts through IntraFi Cash Service. Funds in your deposit accounts at the FDIC-insured institutions at which your funds have been placed will be "deposits," as defined by federal law.

Summary of Accounts

Account ID	Deposit Option	Interest Rate	Opening Balance	Ending Balance
*****793	Savings	2.9595%	\$1,462,321.32	\$1,469,739.06
TOTAL			\$1,462,321.32	\$1,469,739.06

Date
07/31/2023

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2 of 2

DETAILED ACCOUNT OVERVIEW

Account ID: *****793

Account Title: Joseph Klaynberg Bankruptcy Estate

Account Summary - Savings

Statement Period	7/1-7/31/2023	Average Daily Balance	\$1,497,693.74
Previous Period Ending Balance	\$1,462,321.32	Interest Rate at End of Statement Period	2.9595%
Total Program Deposits	77,863.01	Statement Period Yield	3.00%
Total Program Withdrawals	(74,214.00)	YTD Interest Paid	25,369.95
Interest Capitalized	3,768.73		
Current Period Ending Balance	\$1,469,739.06		

Account Transaction Detail

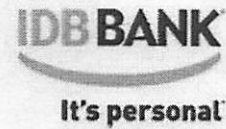
Date	Activity Type	Amount	Balance
07/14/2023	Deposit	\$77,863.01	\$1,540,184.33
07/17/2023	Withdrawal	(2,000.00)	1,538,184.33
07/27/2023	Withdrawal	(51,636.00)	1,486,548.33
07/31/2023	Withdrawal	(20,578.00)	1,465,970.33
07/31/2023	Interest Capitalization	3,768.73	1,469,739.06

Summary of Balances as of July 31, 2023

FDIC-Insured Institution	City/State	FDIC Cert No.	Balance
NexBank	Dallas, TX	29209	\$248,975.09
Park National Bank	Newark, OH	6653	248,945.17
Pinnacle Bank	Nashville, TN	35583	248,975.09
Raymond James Bank	St. Petersburg, FL	33893	248,664.42
The Huntington National Bank	Columbus, OH	6560	361.89
Truist Bank	Charlotte, NC	9846	224,842.31
Western Alliance Bank	Phoenix, AZ	57512	248,975.09

IDB Bank Statement of Account(s)

July 1, 2023 - July 31, 2023 Page 1 of 8 Group Account Number: 577877



0007474 SP 9085 -C01-P07474-I
JOSEPH KLAYNBERG BANKRUPTCY ESTATE
22-10165(MG) JONATHAN L FLAXER TTEE
C/O JONATHAN L. FLAXER
711 THIRD AVENUE 17TH FLR
NEW YORK, NY 10017



Customer Service

Main Office
1114 Avenue of the Americas
New York, NY 10036

Telephone (212) 551-8500 Officer Code: 956

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Monday - Friday 9:00 AM - 4:30 PM

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9085-01-00-0007474-0001-0018306

You and IDB Bank

Thank you for being a loyal client of IDB Bank. We value your business and your trust in our organization and will continue to provide you with the unparalleled personal service you have come to expect from IDB Bank.

Account Summary (USD*)

Asset Composition

Account	Page	Account Number	Ending Balance	% of Account	Overview
Regular Checking	3	xxxxxx1793	\$150,000.00	100.00%	
Total Assets			\$150,000.00	100.00%	

*Foreign Exchange rate conversion to USD is for "Accounts Summary" and is for indicative purposes only. You should confirm current rates before making any transactions that could be affected by changes in the exchange rates.



Last Year End Account Summary (USD*)

Asset Composition

Account	Account Number	Last Year End Balance	% of Account	Overview
Regular Checking	xxxxxx1793	\$240,000.00	100.00%	
Total Assets		\$240,000.00	100.00%	

*Foreign Exchange rate conversion to USD is for "Accounts Summary" and is for indicative purposes only. You should confirm current rates before making any transactions that could be affected by changes in the exchange rates.

** The Account Summaries are not official statements. In the case of any discrepancies between Account Summaries and the official statements, the official statements take precedence.



Asset Composition

Regular Checking

Member FDIC

Account Title: JOSEPH KLAYNBERG BANKRUPTCY ESTATE JONATHAN LAURENCE FLAXER

Account Number: xxxxxx1793

Activity Summary

	Count	
Beginning balance on 07/01		\$150,000.00
Deposits/Credits	4	\$152,077.01
Interest Earned		—
Checks/Debits	4	\$152,077.01
Service Charges		—
ATM Withdrawals	0	—
POS Withdrawals	0	—
Interest Withheld		—
Overdraft Interest Charges		—
Ending balance on 07/31		\$150,000.00

Interest Summary

Annual percentage yield earned	0.00%
Interest paid this period	\$0.00
Interest paid year-to-date	\$0.00
Days in statement period	31

	Total for this period	Total Year-to-Date
Total overdraft fees	\$0.00	\$0.00
Total returned item fees	\$0.00	\$0.00

Transaction History

Date	Description	Debits	Credits	Balance
	Beginning balance on 07/01			\$150,000.00
07/11	Deposit/Credit		\$77,863.01	\$227,863.01
07/13	Investment Sweep to DDA Acct No. 1000012110-D	\$77,863.01		\$150,000.00
07/14	Investment Sweep From DDA Acct No. 1000012110-D		\$2,000.00	\$152,000.00
07/14	Check 1076	\$2,000.00		\$150,000.00
07/26	Investment Sweep From DDA Acct No. 1000012110-D		\$51,636.00	\$201,636.00
07/26	Check 1077	\$51,636.00		\$150,000.00
07/28	Investment Sweep From DDA Acct No. 1000012110-D		\$20,578.00	\$170,578.00
07/28	Check 1078	\$20,578.00		\$150,000.00
	Ending balance on 07/31			\$150,000.00

Summary of Checks Written and Images (Checks listed are also displayed in the preceding Transaction History)

Number	Date	Amount	Number	Date	Amount	Number	Date	Amount
1076	07/14	2,000.00	1077	07/26	51,636.00	1078	07/28	20,578.00

* Indicates check out of sequence

Things to Remember:

To help you BALANCE YOUR CHECKING ACCOUNT, visit (<https://www.idbny.com/pdfs/statementbalance.pdf>) to view or download a printable version of the How to Balance Your Account Worksheet.

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Summary of Checks Written and Images (Continued)

Check #	Date	Amount	Payee	Signature
1076	7/14/23	\$2,000.00	Joseph Klavinsky	Jonathan L. Flaxer, TTEE
1077	7/24/23	\$51,636.00	Goluback From Acer Ball	Jonathan L. Flaxer, TTEE
1078	7/24/23	\$20,578.00	Traxi LLC	Jonathan L. Flaxer, TTEE

Check #1076 07-14-2023 \$2,000.00

Check #1077 07-26-2023 \$51,636.00

Check #1078 07-28-2023 \$20,578.00

8085-01-00-0007474-0003-0018308

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9835-01-00-000747-0004-0018308

For Consumer Accounts Only (An Account Established Primarily For Personal, Family Or Household Purposes):

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Electronic transfers (called transfers below) mean (a) deposits, withdrawals, or payments made at an ATM or store terminal, (b) bill payer transfers, (c) all other electronic transfers (e.g. payroll deposits, Social Security deposits, insurance payments, etc.).

If you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt, TELEPHONE US OR WRITE US AS SOON AS YOU CAN – USE THE TELEPHONE NUMBER OR ADDRESS ON THE FRONT OF THIS STATEMENT.

We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- 1) Tell us your name and account number.
- 2) Describe the error or the transfer you are unsure about and explain as clearly as you can why you believe it is an error or why you need more information.
- 3) Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

For Domestic Commercial/Business Accounts and International Customers Only:

HOW WE CALCULATE FINANCE CHARGES RESULTING FROM DISCRETIONARY PAYMENT OF OVERDRAFTS

If any overdrafts are incurred in your account during a statement period that are approved for payment at our sole discretion, that overdraft amount will be subject to a Finance Charge based on the Annual Percentage Rate, which is disclosed on the Commercial/Business Accounts and International Customers Schedule of Fees. The Finance Charge shown on the front of your statement is computed as follows:

- 1) The overdraft portion of your balance, which includes previous finance charges, is added on each day of the statement cycle, after all payments, advances and any cash adjustments have been posted.
- 2) This total is then divided by the number of days in the statement cycle to arrive at the average daily balance.
- 3) The average daily balance is then multiplied by the daily periodic rate (1/365th of the Annual Percentage Rate, except for business accounts, which is based on 1/360th.)
- 4) This amount is then multiplied by the number of days in the statement cycle to arrive at the FINANCE CHARGE.

For Customers with Basic Banking Accounts Only:

You are allowed a maximum of twelve (12) withdrawals during each statement cycle (approximately a 30 day period) without the imposition of an Excessive Withdrawal Service Fee. An Excessive Withdrawal Service Fee will be imposed if you make more than twelve (12) withdrawals during any periodic statement cycle. For more information on Excessive Withdrawals Service Fee, please refer to the "Basic Banking Account - Basic Terms and Conditions" disclosure provided to you at account opening or speak with your Account Officer.

We will not charge you for any withdrawal you make using IDB Bank ATMs. Other fees might be charged at non-propriety ATMs by the providing bank in the amount posted at the respective ATM. If your linked account does not have sufficient funds to cover your withdrawal transaction, the transaction will not be authorized.

A withdrawal will be deemed to be made when recorded on the books of IDB Bank, which is not necessarily the date that you initiated the transaction.

For Customers with Global Wealth Management Accounts Only:

INVESTMENT PROCESS

The asset allocation process develops both long-term (strategic) and shorter-term (tactical) recommendations. The strategic returns are developed using five-year risk, return and correlation projections to generate the highest expected return for a given level of risk. The objective of the tactical recommendations is to highlight investment opportunities during the next 12 months where the Investment Policy Committee sees either increased opportunity or risk.

The asset allocation recommendations are developed through the Tactical Asset Allocation, Capital Markets Assumptions and Investment Policy.

Important Information: There are risks involved in investing including possible loss of principal. There is no guarantee that the investment objectives of any fund or strategy will be met. Risk controls and models do not promise any level of performance or guarantee against loss of principal.

Past performance is no guarantee of future results. Index performance returns do not reflect any management fees, transaction costs or expenses. It is not possible to invest directly in any index. Returns of the indexes do not typically reflect the deduction of investment management fees, trading costs or other expenses. Indexes are the property of their respective owners, all rights reserved.

Investment involves risks. International investing involves additional risks, including risks related to foreign currency, limited liquidity, less government regulation and the possibility of substantial volatility due to adverse political, economic or other developments.

For the hearing impaired only, use the Bank's Telecommunications Device for the Deaf at:

- (212) 551-8540 (for New York area customers);
- (310) 276-8437 (for California area customers); or
- (305) 682-3792 (for Florida area customers).

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